

In re:
Evan Alexander Welsh
Debtor

Case No. 25-11966-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 04, 2025

User: admin
Form ID: 3091

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2025:

Recip ID	Recipient Name and Address
db	Evan Alexander Welsh, 621 Paxson Avenue, Wyncote, PA 19095-1317
15009586	AnnieMac, Collections Department MS1720, 1 Corpportate Drive, Suite 360, Lake Zurich, IL 60047-8945
15009587	AnnieMac Home Mortgage, PO Box 371306, Pittsburgh, PA 15250-7306
15009593	+ Cheltenham School District, 2000 Ashbourne Road, Elkins Park, PA 19027-1097
15009596	+ CreditTech, PO Box 20330, Lehigh Valley, PA 18002-0330
15009601	+ Freedom, Cardmember Service, PO Box 1423, Carol Stream, IL 60132-1423
15009608	Portfolio Recovery Associates, Riverside Commerce Center, Norfolk, VA 23502-4962
15009615	The Sherwin-Williams Company, PO Box 412746, Boston, MA 02241-2746

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: scarafone@comcast.net	Jun 05 2025 00:18:00	ALBERT J. SCARAFONE, JR., Hill, Friedland & Scarafone, 1717 Swede Road, Suite 200, Blue Bell, PA 19422-3372
tr	Email/Text: Info@ReadingCh13.com	Jun 05 2025 00:18:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	Jun 05 2025 00:19:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 05 2025 04:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jun 05 2025 00:19:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
15009588	^ MEBN	Jun 05 2025 00:15:20	Apothake Scian P.C., 100 Century Parkway, Suite 310, PO Box 5496, Mount Laurel, NJ 08054-5496
15009589	Email/Text: dltlegal@hab-inc.com	Jun 05 2025 00:18:00	Berkheimer Associates, P.O. Box 25152, Lehigh Valley, PA 18002-5152
15009590	Email/Text: dltlegal@hab-inc.com	Jun 05 2025 00:18:00	Berkheimer Tax Innovations, PO Box 25152, Lehigh Valley, PA 18002-5152
15009594	Email/Text: customercareus@creditcorpsolutionsinc.com	Jun 05 2025 00:18:00	Credit Corp Solutions Inc, 121 West Election Road, Draper, UT 84020-7720
15009591	+ EDI: CAPITALONE.COM	Jun 05 2025 04:15:00	Capital One, N.A., P.O. Box 31293, Salt Lake City, UT 84131-0293
15009592	+ Email/Text: bankruptcy@cavps.com	Jun 05 2025 00:19:00	Cavalry SPV I, LLC, 1 American Lane, Suite 220, Greenwich, CT 06831-2563

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15009595	Email/Text: bankruptcydpt@mcmcg.com	Jun 05 2025 00:19:00	Credit One Bank, c/o Midland Credit Mangement, Inc., PO Box 2004, Warren, MI 48090-2004
15009597	+ Email/Text: bankruptcy@dehaan-bach.com	Jun 05 2025 00:19:00	DeHaan & Bach, 25 Whitney Drive, Suote 106, Milford, OH 45150-8402
15009598	+ Email/Text: dht@pacollections.com	Jun 05 2025 00:19:00	Demetrios H. Tsarouhis, 21 South 9th Street, Suite 200, Allentown, PA 18102-4861
15009599	+ Email/Text: customercareus@creditcorpsolutionsinc.com	Jun 05 2025 00:18:00	Finwise / Lendinpoint, c/o Credit Corp Solutions, Inc., 63 East 11400 South 408, Sandy, UT 84070-6705
15009600	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jun 05 2025 00:18:00	First Natonal Bank of PA, PO Box 6122, Hermitage, PA 16148-0922
15009602	EDI: SYNC	Jun 05 2025 04:15:00	Home Depot, P.O. Box 105981, Dept. 51, Atlanta, GA 30348-5981
15009603	EDI: IRS.COM	Jun 05 2025 04:15:00	Internal Revenue Service, Attn: Special Procedures, P.O. Box 12051, Philadelphia, PA 19105
15009604	+ Email/Text: cs.bankruptcy@jmcbiz.com	Jun 05 2025 00:19:00	Joseph Mann & Creed, PO Box 1270, Twinsburg, OH 44087-9270
15009605	^ MEBN	Jun 05 2025 00:15:25	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15009606	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 05 2025 00:30:59	LVNV Funding, P.O. Box 10497, Greenville, SC 29603-0497
15009607	EDI: PENNDEPTREV	Jun 05 2025 04:15:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15012923	EDI: PRA.COM	Jun 05 2025 04:15:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
15009609	Email/Text: signed.order@pfwattorneys.com	Jun 05 2025 00:18:00	Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
15009610	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 05 2025 00:30:53	Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
15009611	Email/PDF: resurgentbknotifications@resurgent.com	Jun 05 2025 00:33:06	Resurgent Capital Services, PO Box 510090, Livonia, MI 48151-6090
15009612	EDI: SYNC	Jun 05 2025 04:15:00	Syncb/Lowes, PO Box 71727, Philadelphia, PA 19176-1727
15009614	^ MEBN	Jun 05 2025 00:15:34	Synchrony Bank, c/o Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502-4952
15009613	+ Email/Text: crdept@na.firstsource.com	Jun 05 2025 00:19:00	Synchrony Bank, c/o Firstsource, 205 Bryant Wood South, Buffalo, NY 14228-3609
15009616	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jun 05 2025 00:30:55	U.S. Department of Housing and Urban Dev, 550 12th Street, SW, Suite 100, Washington, DC 20410-0001
15009981	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jun 05 2025 00:30:55	U.S. Department of Housing and Urban Development, 801 Market Street, 12th Floor, Philadelphia, PA 19107
15009617	Email/Text: dispute@velocityrecoveries.com	Jun 05 2025 00:19:00	Velocity Investments, LLC, 1800 Route 34 Bldg. 3, Suite 305, Belmar, NJ 07719
15009618	EDI: SYNC	Jun 05 2025 04:15:00	Venmo/Syncb, PO Box 71718, Philadelphia, PA 19176-1718

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2025 at the address(es) listed below:

Name	Email Address
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ALBERT J. SCARAFONE, JR.	
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on behalf of Debtor Evan Alexander Welsh scarafone@comcast.net ascarafone@gmail.com;r39418@notify.bestcase.com
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MATTHEW K. FISSEL	
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on behalf of Creditor American Neighborhood Mortgage Acceptance Company LLC bkgroup@kmlawgroup.com, matthew.fissel@brockandscott.com
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SCOTT F. WATERMAN [Chapter 13]	
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ECFMail@ReadingCh13.com

United States Trustee	
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USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:			
Debtor 1:	Evan Alexander Welsh		Social Security number or ITIN: xxx-xx-6812
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed for chapter: 13 5/19/25
Case number:	25-11966-amc		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Evan Alexander Welsh	
2. All other names used in the last 8 years		
3. Address	621 Paxson Avenue Wyncote, PA 19095-1317	
4. Debtor's attorney Name and address	ALBERT J. SCARAFONE JR. Hill, Friedland & Scarafone 1717 Swede Road Suite 200 Blue Bell, PA 19422-3372	Contact phone 610-275-4000 Email: scarafone@comcast.net
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 6/4/25

For more information, see page 2

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